

Check Cashers Permit Program

DISQUALIFYING OFFENSES

A felony conviction involving any one of the following offenses or categories of offenses will be grounds for denial of issuance or renewal of a check casher permit [Authority: Civil Code §1789.37(e)].

Currency transaction report violations (Penal Code § 14166)
Forgery crimes (Penal Code §§ 470, 472, 473, 474)
Loan-sharking (Civil Code § 1916.3)
Misappropriation of public funds (Penal Code § 424)
Money laundering (Penal Code § 186.10, Health & Safety Code §§ 11370.6, 11370.9)
Possession of forged bills (Penal Code § 475)
Passing or possession of a bad check, money order, traveler's check, etc., with intent to defraud (Penal Code §§ 475a, 476)
Passing checks with insufficient funds with intent to defraud (Penal Code § 476a)
Passing counterfeited gold, silver or coins (Penal Code §§ 477, 478)
Possession or receipt of counterfeited gold, silver or coins with intent to defraud (Penal Code § 479)
Possession or receipt of counterfeiting equipment (Penal Code § 480)
Embezzlement of public funds (18 U.S.C. 641)
Engaging in monetary transactions in property derived from specified unlawful activity (18 U.S.C. 1957)
Laundering of monetary instruments (18 U.S.C. 1956)
Structuring transactions to evade reporting requirements (31 U.S.C. 5324)

and/or

Any other state or federal felony convictions involving dishonesty, fraud or deceit, which are substantially related to the qualifications, functions, or duties of a person engaged in the business of check cashing.

POSSIBLE DISQUALIFYING OFFENSES

Bribery (Penal Code §§ 67, 67.5(b), 68)
Embezzlement (Penal Code §501)
Engaging in a money transmittal business without a license (Financial Code § 1823)
Extortion (Penal Code § 518)
Grand theft crimes (Penal Code §§ 487a, 487b, 487c, 487d, 487e, 487g, 487h)
Insurance fraud (Insurance Code §§ 548, 549, 550)
Medi-Cal fraud (Welfare & Institutions Code § 14107)
Receiving stolen property (Penal Code § 496)
Welfare fraud (Welfare & Institutions Code § 11483)
Theft or forgery of an access card (Penal Code §§ 484e, 484f)
Use of an access card unlawfully obtained or false representation of card ownership (Penal Code § 484g)
Furnishing by a retailer of cash, goods, services or other things of value upon presentation of a card the retailer knows to be false (Penal Code § 484h)
Unlawful possession of incomplete access card (Penal Code § 484i)
Publication of access card, number or code with intent to defraud another (Penal Code § 484j)

Any other state or federal felony convictions involving "moral turpitude" [*People v. Castro* (1985) 38 Cal. 3d 301], provided that the crimes are substantially related to qualifications, functions, or duties of a person engaged in the business of check cashing. Examples of crimes involving moral turpitude include murder, rape, assault with a deadly weapon, hit-and-run, arson, robbery, burglary, possession of drugs for sale, sale of drugs, pimping and pandering, etc.

NOTE: In addition, the department may refuse to issue a permit to any individual as a check casher if there was substantial and material misstatement or omission in section D on the application submitted to the Department.